



Law

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant : Kathleen Tyson Quah
Serial No. : 10/815,190
Filing Date : March 31, 2004
Title of Invention : COMPUTER-IMPLEMENTED METHOD OF REDUCING
RISK IN A PAYMENT-BASED TRANSACTION WHEREIN
PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO A
COUNTERPARTY USING A PAYMENT BANK SYSTEM
EMPLOYING A RISK FILTER ROUTINE THAT
DETERMINES WHETHER TO SELECTIVELY REJECT
PAYMENT BASED UPON AT LEAST ONE USER-SUPPLIED
RISK PARAMETER INCLUDING A CLEAN PAYMENT
LIMIT
Examiner : Frantzy Poinvil
Group Art Unit : 3692
Attorney Docket : 126-001USAND0

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

RESPONSE TO OFFICE ACTION MAILED OCTOBER 31, 2008

Sir:

In response to the Office Action mailed October 31, 2008 in the present Application,
Applicant submits the following amendments to the same: